

ABSTRACT OF THE DISCLOSURE

A method and system for detecting purchasing card fraud during every aspect of a purchasing card life cycle is disclosed. A central fraud database is created for receiving potential fraud or "high risk" information. The fraudulent information may include, fraudulent customer names, addresses, phone numbers, places of employment, criminal histories, and other personal information. The central fraud database receives information from a variety of sources including but not limited to client fraud files, law enforcement files, and USPS databases. After a contact event has occurred the fraud database is scanned for a match between the contact event information and the contents of the fraud database. If a fraud match occurs the system sends a fraud alert to the client, including a scorecard. The client is given options to respond to the contact event, such as suspending purchasing card generation.